

<i>SERFF Tracking Number:</i>	<i>ACEH-125391692</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>ACE American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>07-GL-2007467</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0001 Commercial General Liability</i>
<i>Product Name:</i>	<i>07-GL-2007467</i>		
<i>Project Name/Number:</i>	<i>PFOA Exclusion Endt./07-GL-2007467</i>		

## Filing at a Glance

Companies: ACE American Insurance Company, ACE Fire Underwriters Insurance Company, ACE Indemnity Insurance Company, ACE Property & Casualty Insurance Company, Bankers Standard Insurance Company, Indemnity Insurance Company of North America, Insurance Company of North America, Pacific Employers Insurance Company

Product Name: 07-GL-2007467	SERFF Tr Num: ACEH-125391692	State: Arkansas
TOI: 17.0 Other Liability - Claims Made/Occurrence	SERFF Status: Closed	State Tr Num: EFT \$50

Sub-TOI: 17.0001 Commercial General Liability Co	Tr Num: 07-GL-2007467	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Authors: Connie McFarlane, Barb Niles, CPCU, ARP, Bob Wolfrom	Disposition Date: 12/26/2007
	Date Submitted: 12/18/2007	Disposition Status: Disapproved
Effective Date Requested (New): On Approval		Effective Date (New):
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal):
State Filing Description:		

## General Information

Project Name: PFOA Exclusion Endt.	Status of Filing in Domicile: Pending
Project Number: 07-GL-2007467	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/26/2007	
State Status Changed: 12/26/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
The purpose of this filing is to seek approval of our recently developed PFOA Exclusion for use as an optional endorsement.	

We plan to add this exclusion to Casualty (e.g., Environmental Liability, General Liability, Umbrella and Excess Liability)

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policies for all risks with significant PFOA exposures, defined as businesses that manufacturer PFOA or related chemicals, and manufacturers, retailers and distributors of products containing PFOA. (Perfluorooctanoic Acid, Ammonium perfluorooctanoate (APFO) also known as C8, Perfluorooctane sulfonate (PFOS, or perfluorooctanyl sulfonate) or any other substance consisting of PFOA, APFO, C8 or PFOS, including any other chemicals blended together to formulate these products or any daughter or degradation products thereof (collectively, PFOA).

## Company and Contact

### Filing Contact Information

Robert Wolfrom, CPCU, Regulatory Specialist robert.wolfrom@ace-ina.com  
 436 Walnut Street (215) 640-5123 [Phone]  
 Philadelphia, PA 19106 (215) 640-4986[FAX]

### Filing Company Information

ACE American Insurance Company	CoCode: 22667	State of Domicile: Pennsylvania
PO Box 1000	Group Code: 626	Company Type:
436 Walnut Street		
Philadelphia, PA 19106	Group Name:	State ID Number:
(215) 640-5123 ext. [Phone]	FEIN Number: 95-2371728	

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ACE Fire Underwriters Insurance Company	CoCode: 20702	State of Domicile: Pennsylvania
PO Box 1000	Group Code: 626	Company Type:
436 Walnut Street		
Philadelphia, PA 19106	Group Name:	State ID Number:
(215) 640-5123 ext. [Phone]	FEIN Number: 06-6032187	

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ACE Indemnity Insurance Company	CoCode: 10030	State of Domicile: Pennsylvania
PO Box 1000	Group Code: 626	Company Type:
436 Walnut Street		
Philadelphia, PA 19106	Group Name:	State ID Number:
(215) 640-5123 ext. [Phone]	FEIN Number: 92-0040526	

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ACE Property & Casualty Insurance Company	CoCode: 20699	State of Domicile: Pennsylvania
PO Box 1000	Group Code: 626	Company Type:
436 Walnut Street		

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Philadelphia, PA 19106 (215) 640-5123 ext. [Phone]	Group Name: FEIN Number: 06-0237820 -----	State ID Number:
Bankers Standard Insurance Company PO Box 1000 436 Walnut Street Philadelphia, PA 19106 (215) 640-5123 ext. [Phone]	CoCode: 18279 Group Code: 626  Group Name: FEIN Number: 59-1320184 -----	State of Domicile: Pennsylvania Company Type:  State ID Number:
Indemnity Insurance Company of North America PO Box 1000 436 Walnut Street Philadelphia, PA 19106 (215) 640-5123 ext. [Phone]	CoCode: 43575  Group Code: 626  Group Name: FEIN Number: 06-1016108 -----	State of Domicile: Pennsylvania  Company Type:  State ID Number:
Insurance Company of North America PO Box 1000 436 Walnut Street Philadelphia, PA 19106 (215) 640-5123 ext. [Phone]	CoCode: 22713 Group Code: 626  Group Name: FEIN Number: 23-0723970 -----	State of Domicile: Pennsylvania Company Type:  State ID Number:
Pacific Employers Insurance Company PO Box 1000 436 Walnut Street Philadelphia, PA 19106 (215) 640-5123 ext. [Phone]	CoCode: 22748 Group Code: 626  Group Name: FEIN Number: 95-1077060 -----	State of Domicile: Pennsylvania Company Type:  State ID Number:

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## Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: 1 FORM X \$50.00

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ACE American Insurance Company	\$50.00	12/18/2007	17153782
ACE Fire Underwriters Insurance Company	\$0.00	12/18/2007	
ACE Indemnity Insurance Company	\$0.00	12/18/2007	
ACE Property & Casualty Insurance Company	\$0.00	12/18/2007	
Bankers Standard Insurance Company	\$0.00	12/18/2007	
Indemnity Insurance Company of North America	\$0.00	12/18/2007	
Insurance Company of North America	\$0.00	12/18/2007	
Pacific Employers Insurance Company	\$0.00	12/18/2007	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Edith Roberts	12/26/2007	12/26/2007

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## Disposition

Disposition Date: 12/26/2007

Effective Date (New):

Effective Date (Renewal):

Status: Disapproved

Comment: This exclusion is too broad in that it impacts too many products covered under liability.

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Disapproved	Yes
Supporting Document	FILE MEMO	Disapproved	Yes
Form	PFOA EXCLUSION ENDORSEMENT	Disapproved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Disapproved	PF0A EXCLUSION ENDORSEMENT	ALL-23194	11/07	Endorsement/Amendment/Conditions	New	0.00	ALL-23194_PFOA Exclusion.pdf



## PFOA EXCLUSION ENDORSEMENT

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period to	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This insurance does not apply to any injury, damage, expense, cost, loss, demand, claim, liability or legal obligation for, based upon, attributable to, resulting from or in any way related to the respiration, inspiration, inhalation, ingestion, absorption or breathing in of Perfluorooctanoic Acid, Ammonium perfluorooctanoate (APFO) also known as C8, Perfluorooctane sulfonate (PFOS, or perfluorooctanyl sulfonate) or any other substance consisting of PFOA, APFO, C8 or PFOS, including any other chemicals blended together to formulate these products or any daughter or degradation products thereof (collectively, PFOA).

The addition of this endorsement does not imply that other policy provisions, including but not limited to any pollution exclusion, do not also exclude coverage for PFOA-related injury, damage, expense, cost, loss, liability, or legal obligation.

All other terms and conditions of this policy remain unchanged.

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Authorized Agent

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## Rate Information

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Bypassed -Name:** Uniform Transmittal Document-Property & Casualty  
**Bypass Reason:** N/A  
**Comments:**

**Review Status:**  
Disapproved 12/26/2007

**Satisfied -Name:** FILE MEMO  
**Comments:**  
**Attachment:**  
Filing Memorandum.pdf

**Review Status:**  
Disapproved 12/26/2007

## **FILING MEMORANDUM**

The purpose of this filing is to seek approval of our recently developed PFOA Exclusion for use as an optional endorsement.

We plan to add this exclusion to Casualty (e.g., Environmental Liability, General Liability, Umbrella and Excess Liability) policies for all risks with significant PFOA exposures, defined as businesses that manufacture PFOA or related chemicals, and manufacturers, retailers and distributors of products containing PFOA. (Perfluorooctanoic Acid, Ammonium perfluorooctanoate (APFO) also known as C8, Perfluorooctane sulfonate (PFOS, or perfluorooctanyl sulfonate) or any other substance consisting of PFOA, APFO, C8 or PFOS, including any other chemicals blended together to formulate these products or any daughter or degradation products thereof (collectively, PFOA).

There will be no premium reduction associated with the use of this endorsement. Current rates and rating plans do not contemplate coverage for this exposure.

ALL-23194 (11/07)    PFOA Exclusion Endorsement (Optional) (Restricts Coverage)